Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

Supplement to January 1981 Survey

The enclosed publication combines LIMRA's two monthly sales surveys: *Ordinary Life Insurance Sales* (the green survey), reporting the ordinary life insurance premiums, volume, and policies of a large group of contributors, and the *Monthly Survey of Life Insurance Sales in the United States and Canada* (the white survey), reporting monthly estimates of the volumes of industry sales of ordinary, group, and industrial life insurance and of the number of ordinary policies sold by the industry.

The total industry sales results are extremely accurate estimates based on a sample of LIMRA members that are representative of actual industry experience. As a means of corroborating the estimates and also to provide a basis for accurately estimating future sales, actual yearly sales figures are compiled for all the companies in the entire industry as soon as they can be obtained. This supplement, containing the total 1979 sales of all companies in the industry, is published to provide an accurate historical record of actual results for research or other analytical purposes.

LIFE INSURANCE MARKETING AND RESEARCH ASSOCIATION, INC.
P.O. Box 208, Hartford, Connecticut 06141

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1979 FINAL INDUSTRY SALES

UNITED STATES

ORDINARY
INCLUDING MASS-MARKETED ORDINARY

	(IN THOUSANDS)		(IN MILLIONS)	
	Volume	**Number of Policies**	**Group**	**Industrial**
January	$ 22,235,415	1,020	$ 9,254	$ 428
February	22,930,946	1,166	9,878	410
March	27,710,208	1,315	10,854	541
April	26,994,568	1,219	7,293	519
May	28,807,835	1,256	9,253	508
June	28,174,302	1,203	13,542	468
July	26,739,614	1,147	9,399	414
August	28,332,935	1,190	13,382	481
September	25,173,388	1,066	13,350	387
October	30,458,439	1,344	19,478	434
November	28,532,464	1,136	14,688	363
December	33,482,599	1,197	27,535	382
Total	$329,570,773	14,259	$157,906	$5,335

CANADA

ORDINARY
INCLUDES INDUSTRIAL PRODUCTION

	(IN THOUSANDS)		(IN THOUSANDS)
	Volume	**Number of Policies**	**Group**
January	$ 2,119,599	66,903	$ 1,565,969
February	2,332,784	79,973	1,427,550
March	2,658,630	86,241	1,846,388
April	2,418,939	78,795	1,067,856
May	2,818,470	91,523	1,396,572
June	2,883,900	90,480	1,608,186
July	2,687,421	82,745	2,000,393
August	2,502,180	75,704	1,963,719
September	2,480,842	79,271	1,362,888
October	3,232,623	104,565	1,412,626
November	3,248,200	99,255	1,567,528
December	3,022,596	82,195	3,966,430
Total	$32,406,184	1,017,650	$21,186,105

FINAL 1979 UNITED STATES ORDINARY SALES

(IN THOUSANDS)
INCLUDING MASS-MARKETED ORDINARY SALES

	January	February	March	April	May	June	July	August	September	October	November	December	Year Total
Alabama	$ 427,018	$ 436,414	$ 511,393	$ 516,914	$ 541,204	$ 533,497	$ 509,225	$ 526,458	$ 456,809	$ 528,698	$ 487,279	$ 506,551	$ 5,981,460
Alaska	43,578	44,700	53,382	49,346	57,691	52,373	54,168	56,420	45,282	61,198	51,328	58,165	627,631
Arizona	282,239	298,463	368,322	321,947	384,960	382,372	351,240	386,682	326,398	384,044	362,030	445,671	4,294,368
Arkansas	165,538	178,400	211,854	200,865	218,216	218,193	205,167	226,983	199,114	261,182	259,924	251,467	2,596,903
California	2,438,038	2,506,406	3,016,457	2,912,204	3,315,495	3,297,677	3,024,295	3,337,182	2,816,334	3,453,354	3,351,246	4,104,116	37,572,804
Colorado	373,078	391,155	471,466	464,490	490,328	509,168	509,265	504,784	432,127	502,761	485,080	674,923	5,808,625
Connecticut	329,503	330,851	402,563	394,667	418,129	395,739	381,472	419,068	369,132	418,029	410,671	496,739	4,766,563
Delaware	50,431	54,521	71,032	64,495	72,693	69,695	71,552	69,988	65,410	79,102	77,583	86,730	833,232
D. of C.	64,696	54,459	85,003	86,391	92,593	90,071	92,879	96,428	73,455	90,263	98,222	118,871	1,043,331
Florida	995,148	999,516	1,233,321	1,224,090	1,245,396	1,224,718	1,232,192	1,262,523	1,133,948	1,365,639	1,228,350	1,522,537	14,667,378
Georgia	626,071	675,316	782,143	760,394	844,038	763,410	773,546	823,637	769,544	895,332	831,553	951,598	9,496,582
Hawaii	123,569	130,270	147,974	128,985	153,014	138,935	154,139	157,599	143,355	158,014	165,013	173,627	1,774,494
Idaho	100,431	89,180	124,593	116,307	131,782	121,611	127,508	120,760	92,455	120,143	115,100	140,923	1,400,793
Illinois	1,102,297	1,156,610	1,452,685	1,514,824	1,602,930	1,519,619	1,445,284	1,560,519	1,391,989	1,677,117	1,565,298	1,866,845	17,856,217
Indiana	550,278	590,940	650,633	663,677	692,749	653,214	597,161	671,686	606,281	751,353	681,012	804,916	7,913,900
Iowa	342,287	344,031	372,332	398,370	435,071	398,395	396,898	424,867	370,656	426,482	377,433	423,773	4,710,585
Kansas	260,939	272,947	333,648	331,589	351,846	338,071	344,973	337,216	348,006	383,999	345,017	394,980	4,043,231
Kentucky	296,161	305,484	371,091	357,196	376,690	351,382	350,408	364,343	331,020	419,193	380,831	382,734	4,286,533
Louisiana	463,218	496,068	600,193	581,416	612,539	622,108	573,532	594,427	573,164	639,387	607,484	708,739	7,072,275
Maine	73,709	84,599	104,257	92,199	100,542	92,528	82,912	95,537	91,183	101,504	97,279	109,278	1,125,527
Maryland	433,474	390,540	506,728	469,404	490,828	530,615	489,907	520,471	450,942	563,098	528,840	609,487	5,984,334
Massachusetts	523,927	517,005	636,620	560,069	624,809	568,560	555,376	596,359	588,272	689,080	682,157	818,093	7,360,327
Michigan	716,041	769,165	913,423	835,756	942,742	900,632	804,863	873,684	794,599	981,228	886,516	1,003,026	10,421,675
Minnesota	406,039	430,212	512,315	504,902	522,112	493,091	512,561	545,374	443,552	543,406	494,312	587,237	5,995,113
Mississippi	203,309	212,250	265,575	244,066	264,745	276,230	259,995	260,928	239,684	286,827	256,156	285,474	3,055,239
Missouri	455,780	474,983	578,419	570,019	577,511	558,337	534,243	595,630	530,791	625,966	605,121	677,284	6,784,084
Montana	72,689	75,968	92,192	91,546	113,048	108,527	86,907	84,879	77,974	100,018	93,883	121,020	1,118,651
Nebraska	205,952	213,511	246,500	272,354	258,249	246,788	230,263	243,397	222,965	270,972	243,469	283,634	2,938,054
Nevada	65,826	68,139	104,862	95,513	94,879	121,782	87,592	108,873	85,313	87,940	94,592	129,499	1,144,810
New Hampshire	86,997	87,908	110,123	109,065	114,371	115,519	108,545	110,595	107,115	124,355	123,143	137,711	1,335,447
New Jersey	695,173	738,355	943,942	901,974	950,050	906,071	901,008	924,236	823,977	991,266	947,365	1,185,674	10,909,091
New Mexico	134,066	136,102	155,844	153,863	152,835	168,570	129,742	146,174	131,786	175,305	162,806	201,097	1,848,190
New York	1,460,554	1,522,503	1,776,998	1,685,624	1,783,402	1,757,350	1,654,206	1,692,950	1,544,140	1,828,275	1,737,701	2,186,212	20,629,915
North Carolina	627,560	598,998	704,107	654,494	679,809	684,379	672,664	692,210	605,325	781,046	700,024	755,401	8,156,017
North Dakota	80,274	89,854	105,516	107,848	107,271	86,799	91,896	104,453	88,538	113,818	98,435	129,684	1,204,386
Ohio	1,052,568	1,173,503	1,358,912	1,310,910	1,347,146	1,294,747	1,212,862	1,304,882	1,163,913	1,386,809	1,320,683	1,493,204	15,420,139
Oklahoma	310,259	321,833	367,596	372,937	415,882	382,402	377,350	404,949	356,902	474,068	417,671	526,159	4,728,008
Oregon	255,492	237,599	273,901	279,646	304,240	308,385	274,582	280,834	253,549	298,789	299,374	352,349	3,418,740
Pennsylvania	995,293	1,043,492	1,276,254	1,272,993	1,276,275	1,289,019	1,257,264	1,251,039	1,101,419	1,338,363	1,300,778	1,390,584	14,792,773
Rhode Island	89,511	99,209	110,246	118,554	119,043	113,974	106,366	108,402	111,148	124,606	125,558	143,847	1,370,464
South Carolina	315,162	301,090	350,401	367,134	392,828	374,756	382,918	390,250	345,504	444,642	389,084	420,044	4,473,813
South Dakota	87,932	84,424	98,254	107,766	104,296	100,762	95,472	102,090	78,145	114,860	84,299	119,325	1,177,625
Tennessee	461,767	464,913	600,757	604,121	573,210	573,294	552,175	586,032	512,958	614,407	556,575	643,931	6,744,140
Texas	1,661,479	1,712,588	2,068,520	1,933,840	2,217,535	2,129,384	1,999,809	2,152,124	1,906,718	2,422,510	2,217,651	2,451,324	24,873,482
Utah	186,761	183,551	248,535	224,043	249,511	244,784	214,632	226,949	198,302	247,040	201,078	296,558	2,721,744
Vermont	43,374	37,781	50,925	47,720	51,192	52,891	54,106	46,235	45,750	54,961	54,439	53,747	593,121
Virginia	553,365	531,005	703,967	711,386	700,726	740,447	677,767	714,778	618,192	785,183	711,404	805,371	8,253,591
Washington	381,131	374,782	470,004	485,473	475,770	496,540	448,211	470,772	423,051	515,723	492,628	611,924	5,646,009
West Virginia	135,442	131,427	163,498	175,701	172,041	189,364	149,951	174,391	150,730	164,126	163,597	175,539	1,945,807
Wisconsin	382,143	415,470	487,692	477,918	525,957	513,801	481,992	522,227	467,662	520,492	507,074	589,191	5,891,619
Wyoming	47,848	52,456	63,100	67,563	67,616	73,726	56,583	59,661	68,810	70,466	58,318	75,786	761,933
U.S. Total	$22,235,415	$22,930,946	$27,710,268	$26,994,568	$28,807,835	$28,174,302	$26,739,614	$28,332,935	$25,173,388	$30,456,439	$28,532,464	$33,482,599	$329,570,773

FINAL 1979 CANADIAN ORDINARY SALES

(IN THOUSANDS)

INCLUDES INDUSTRIAL PRODUCTION

	January	February	March	April	May	June	July	August	September	October	November	December	Year Total
Alberta	$ 236,933	$ 242,576	$ 294,133	$ 275,311	$ 300,653	$ 329,429	$ 286,503	$ 283,046	$ 262,753	$ 357,685	$ 363,393	$ 340,885	$ 3,573,300
British Columbia	246,387	271,482	324,357	278,177	320,181	321,189	311,732	294,204	276,637	371,150	379,195	398,590	3,793,281
Manitoba	85,664	79,793	93,585	100,054	109,424	114,000	99,211	94,502	96,019	118,603	125,038	110,958	1,226,851
New Brunswick	42,432	49,189	51,860	49,213	57,211	57,893	53,847	56,898	55,828	71,244	67,252	65,511	678,378
Newfoundland	15,365	23,468	21,619	21,816	27,348	26,696	28,126	23,221	23,968	35,045	37,482	38,652	322,806
Nova Scotia	51,422	58,396	65,705	51,399	64,862	67,060	66,645	57,036	55,612	84,054	73,720	58,049	753,960
Ontario	744,907	795,703	903,383	820,922	969,723	1,001,742	941,070	846,009	824,764	1,068,574	1,080,168	984,765	10,981,730
Prince Edward Island	5,912	6,353	9,107	9,284	9,813	8,461	9,838	7,322	7,423	13,115	12,576	11,127	110,331
Quebec	616,753	730,037	809,519	735,274	861,200	860,195	803,021	768,531	802,292	1,008,981	1,003,284	928,362	9,927,449
Saskatchewan	71,527	72,311	82,755	75,845	95,902	90,731	82,346	68,462	72,698	99,923	102,760	83,462	998,722
Territories	2,297	3,476	2,607	1,644	2,153	6,504	5,082	2,949	2,848	4,249	3,332	2,235	39,376
Canada Total	$2,119,599	$2,332,784	$2,658,630	$2,418,939	$2,818,470	$2,883,900	$2,687,421	$2,502,180	$2,480,842	$3,232,623	$3,248,200	$3,022,596	$32,406,184

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March 1981

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	120%	115%	112%	106%	114%	110%
Group	102%	106%	—	—	—	—
Industrial	62%	55%	—	—	—	—
CANADA						
Ordinary	109%	106%	107%	100%	103%	101%
Group	109%	134%	—	—	—	—

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of ordinary companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories of the ordinary groups and, in parentheses, the number of contributing companies or departments in each:

United States

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (27)
Group 4—$1 billion to $2 billion (25)
Group 5—$500 million to $1 billion (18)
Group 6—Less than $500 million (22)

Canada

Group 1—$2 billion or more (14)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (13)

Industry Sales

ORDINARY

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 25,058	$ 27,468	110%
February	26,838	30,352	113
March	30,459	36,537	120
April	31,618		
May	30,764		
June	31,217		
July	30,373		
August	29,348		
September	30,635		
October	34,215		
November	30,753		
December	39,837		
Year total	$371,113		
Year to date	$ 82,355	$ 94,357	115%

Number of Policies (in thousands)

	1980	1981	1981/1980
January	987	984	100%
February	1,107	1,145	103
March	1,229	1,379	112
April	1,201		
May	1,168		
June	1,190		
July	1,142		
August	1,133		
September	1,176		
October	1,291		
November	1,126		
December	1,249		
Year total	13,999		
Year to date	3,323	3,508	106%

Face Amount by State (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alabama	$ 709,656	$1,835,847	123%	121%
Alaska	60,826	170,586	121	120
Arizona	459,933	1,216,608	121	117
Arkansas	289,014	735,394	111	109
California	4,074,795	10,463,668	126	116
Colorado	666,977	1,696,130	130	123
Connecticut	548,668	1,444,065	122	115
Delaware	99,878	252,616	89	104
D.C.	110,040	276,305	119	101
Florida	1,683,581	4,380,566	122	120
Georgia	1,064,955	2,683,450	113	110
Hawaii	183,184	482,766	101	102
Idaho	144,378	427,802	110	119
Illinois	1,856,550	4,816,287	111	107
Indiana	826,487	2,137,198	121	114
Iowa	518,816	1,348,138	117	113
Kansas	426,446	1,113,277	120	116
Kentucky	479,936	1,226,772	118	115
Louisiana	846,536	2,130,554	120	119
Maine	130,089	319,323	108	101
Maryland	664,801	1,750,545	118	117
Massachusetts	807,346	2,066,190	125	112
Michigan	996,486	2,614,483	113	106
Minnesota	658,179	1,707,534	124	114
Mississippi	347,481	926,384	120	122
Missouri	709,117	1,862,246	116	114
Montana	$ 109,909	$ 307,821	108%	103%
Nebraska	356,635	885,754	132	117
Nevada	118,616	305,792	86	100
New Hampshire	148,073	354,350	130	113
New Jersey	1,207,315	3,124,574	117	111
New Mexico	178,793	493,035	102	104
New York	2,398,168	6,259,374	123	118
North Carolina	946,356	2,408,685	120	114
North Dakota	134,757	351,574	110	109
Ohio	1,668,922	4,197,240	117	108
Oklahoma	579,558	1,613,312	127	130
Oregon	341,551	922,963	110	115
Pennsylvania	1,574,350	3,967,269	114	108
Rhode Island	176,006	422,617	132	115
South Carolina	506,782	1,290,258	113	114
South Dakota	135,319	370,053	127	118
Tennessee	735,961	1,851,284	122	111
Texas	3,008,697	7,831,203	129	124
Utah	352,697	879,112	136	128
Vermont	65,267	161,079	108	100
Virginia	921,176	2,323,146	128	119
Washington	629,945	1,637,973	119	119
West Virginia	190,605	496,258	109	108
Wisconsin	611,848	1,603,874	116	107
Wyoming	75,437	213,321	96	103
U.S. TOTAL	$36,536,898	$94,356,655	120%	115%

GROUP

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 13,345	$ 13,596	102%
February	10,483	12,462	119
March	15,320	15,589	102
April	10,099		
May	9,602		
June	14,932		
July	12,172		
August	15,023		
September	14,146		
October	12,156		
November	12,265		
December	30,641		
Year total	$170,184		
Year to date	$ 39,148	$ 41,647	106%

INDUSTRIAL

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 293	$ 157	54%
February	324	154	47
March	354	219	62
April	346		
May	291		
June	276		
July	257		
August	273		
September	274		
October	218		
November	196		
December	173		
Year total	$3,275		
Year to date	$ 971	$ 530	55%

UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 227,503	$ 242,415	$ 16,875,280	$ 18,499,764	609,435	606,807	$13.48	$13.10	$27,690	$30,487	$373	$399	107%	110%	100%	97%	110%	107%	January
February	232,927	252,466	17,980,662	20,420,124	677,666	700,259	12.95	12.36	26,533	29,161	344	361	108	114	103	95	110	105	February
March	264,965	302,041	20,381,905	24,599,866	748,439	844,583	13.00	12.28	27,233	29,127	354	358	114	121	113	94	107	101	March
April	262,296		21,156,140		734,798		12.40		28,792		357								April
May	254,766		20,558,531		720,122		12.39		28,549		354								May
June	266,197		20,847,993		732,662		12.77		28,455		363								June
July	259,592		20,291,956		705,776		12.79		28,751		368								July
August	248,532		19,629,334		701,690		12.64		27,974		354								August
September	261,072		20,518,227		727,722		12.72		28,195		359								September
October	280,811		22,832,638		780,016		12.30		29,272		360								October
November	257,535		20,611,219		688,606		12.49		29,932		374								November
December	344,275		26,592,675		763,071		12.95		34,850		451								December
Year total	$3,160,071		$248,276,560		8,590,003		$12.73		$28,903		$368								Year total
Year to date	$ 725,395	$ 796,922	$ 55,237,847	$ 63,519,754	2,035,540	2,151,649	$13.13	$12.55	$27,137	$29,521	$356	$370	110%	115%	106%	96%	109%	104%	Year to date
135 Ordinary Companies or Departments																			
January	$ 187,529	$ 197,884	$ 13,980,371	$ 15,549,258	390,047	363,879	$13.41	$12.73	$35,843	$42,732	$481	$544	106%	111%	93%	95%	119%	113%	January
February	185,923	198,199	14,501,928	16,689,667	417,257	407,104	12.82	11.88	34,755	40,996	446	487	107	115	98	93	118	109	February
March	211,359	232,184	16,486,788	19,858,804	459,341	478 791	12.82	11.69	35,892	41,477	460	485	110	120	104	91	116	105	March
April	211,324		17,189,739		462,647		12.29		37,155		457								April
May	203,326		16,632,706		436,031		12.22		38,146		466								May
June	214,398		17,096,310		448,478		12.54		38,121		478								June
July	209,751		16,674,524		431,791		12.58		38,617		486								July
August	196,414		15,867,326		405,566		12.38		39,124		484								August
September	205,974		16,570,827		423,262		12.43		39,150		487								September
October	225,282		18,800,896		481,374		11.98		39,057		468								October
November	203,710		16,773,368		409,763		12.14		40,934		497								November
December	289,420		22,803,628		497,586		12.69		45,829		582								December
Year total	$2,544,410		$203,378,411		5,263,143		$12.51		$38,642		$483								Year total
Year to date	$ 584,811	$ 628,267	$ 44,969,087	$ 52,097,729	1,266,645	1,249,774	$13.00	$12.06	$35,503	$41,686	$462	$503	107%	116%	99%	93%	117%	109%	Year to date
Group 1—Month	$ 131,829	$ 142,405	$ 10,083,187	$ 11,705,130	292,663	298,039	$13.07	$12.17	$34,453	$39,274	$450	$478	108%	116%	102%	93%	114%	106%	Group 1—Month
Year to date	$ 371,578	$ 394,554	$ 27,705,388	$ 31,170,398	807,744	788,041	$13.41	$12.66	$34,300	$39,554	$460	$501	106%	113%	98%	94%	115%	109%	Year to date
Group 2—Month	$ 42,574	$ 45,457	$ 3,095,872	$ 3,667,944	76,208	78,890	$13.75	$12.39	$40,624	$46,494	$559	$576	107%	118%	104%	90%	114%	103%	Group 2—Month
Year to date	$ 111,967	$ 119,318	$ 8,298,697	$ 9,418,702	206,802	200,697	$13.49	$12.67	$40,129	$46,930	$541	$595	107%	113%	97%	94%	117%	110%	Year to date
Group 3—Month	$ 19,527	$ 24,471	$ 1,632,151	$ 2,495,595	45,903	55,662	$11.96	$ 9.81	$35,557	$44,835	$425	$440	125%	153%	121%	82%	126%	104%	Group 3—Month
Year to date	$ 55,122	$ 62,840	$ 4,649,694	$ 6,288,564	131,912	136,597	$11.85	$ 9.99	$35,248	$46,037	$418	$460	114%	135%	104%	84%	131%	110%	Year to date
Group 4—Month	$ 11,608	$ 13,038	$ 1,082,764	$ 1,212,831	25,249	25,054	$10.72	$10.75	$42,883	$48,409	$460	$520	112%	112%	99%	100%	113%	113%	Group 4—Month
Year to date	$ 30,334	$ 33,922	$ 2,790,092	$ 3,220,596	70,168	68,334	$10.87	$10.53	$39,763	$47,130	$432	$496	112%	115%	97%	97%	119%	115%	Year to date
Group 5—Month	$ 3,506	$ 4,307	$ 343,067	$ 471,560	12,155	13,586	$10.22	$ 9.13	$28,224	$34,709	$288	$317	123%	137%	112%	89%	123%	110%	Group 5—Month
Year to date	$ 9,819	$ 10,785	$ 903,038	$ 1,150,584	31,744	34,164	$10.87	$ 9.37	$28,448	$33,678	$309	$316	110%	127%	108%	86%	118%	102%	Year to date
Group 6—Month	$ 2,315	$ 2,506	$ 249,747	$ 305,744	7,163	7,560	$ 9.27	$ 8.20	$34,866	$40,442	$323	$331	108%	122%	106%	88%	116%	102%	Group 6—Month
Year to date	$ 5,991	$ 6,848	$ 622,178	$ 848,885	18,275	21,941	$ 9.63	$ 8.07	$34,045	$38,689	$328	$312	114%	136%	120%	84%	114%	95%	Year to date
22 Combination Companies or Departments																			
Excluding weekly premium ordinary																			
January	$ 38,946	$ 40,819	$ 2,856,581	$ 2,872,659	207,068	209,996	$13.63	$14.21	$13,795	$13,680	$188	$194	105%	101%	101%	104%	99%	103%	January
February	45,701	50,799	3,425,762	3,654,508	245,217	258,851	13.34	13.90	13,970	14,118	186	196	111	107	106	104	101	105	February
March	52,030	65,916	3,837,362	4,646,101	270,780	324,763	13.56	14.19	14,172	14,306	192	203	127	121	120	105	101	106	March
April	49,750		3,923,094		257,838		12.68		15,215		193								April
May	49,455		3,858,799		261,693		12.82		14,746		189								May
June	49,493		3,677,508		258,389		13.46		14,232		192								June
July	47,821		3,555,102		251,895		13.45		14,113		190								July
August	49,696		3,700,351		274,502		13.43		13,480		181								August
September	52,872		3,875,826		280,404		13.64		13,822		189								September
October	53,350		3,967,008		275,152		13.45		14,418		194								October
November	52,075		3,783,339		259 319		13.76		14,590		201								November
December	52,776		3,726,399		243,033		14.16		15,333		217								December
Year total	$593,965		$44,187,131		3,085,290		$13.44		$14,322		$193								Year total
Year to date	$136,677	$157,534	$10,119,705	$11,173,268	723,065	793,610	$13.51	$14.10	$13,996	$14,079	$189	$199	115%	110%	110%	104%	101%	105%	Year to date
Weekly premium ordinary																			
Month	$ 1,576	$ 3,941	$ 57,755	$ 94,961	18,318	41,029	$27.29	$41.50	$ 3,153	$ 2,314	$ 86	$ 96	250%	164%	224%	152%	73%	112%	Month
Year to date	$ 3,907	$ 11,121	$ 149,055	$ 248,757	45,830	108,265	$26.21	$44.71	$ 3,252	$ 2,298	$ 85	$103	285%	167%	236%	171%	71%	121%	Year to date

CANADA

Industry Sales

ORDINARY

	Face Amount (in thousands)			Number of Policies		
	1980	1981	1981/1980	1980	1981	1981/1980
January	$ 2,436,473	$ 2,467,476	101%	68,160	63,671	93%
February	2,819,554	3,030,374	107	86,975	85,076	98
March	3,145,401	3,413,527	109	90,804	96,954	107
April	3,115,136			92,069		
May	3,061,616			89,813		
June	3,239,525			94,302		
July	2,996,466			87,109		
August	2,631,786			72,363		
September	2,885,429			83,755		
October	3,547,925			104,301		
November	3,649,922			102,154		
December	3,729,927			90,501		
Year total	$37,259,160			1,062,306		
Year to date	$ 8,401,428	$ 8,911,377	106%	245,939	245,701	100%

Face Amount by Province (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alberta	$ 407,679	$ 1,114,737	111%	112%
British Columbia	361,883	968,866	104	104
Manitoba	115,439	301,436	102	94
New Brunswick	66,895	165,485	96	93
Newfoundland	33,627	94,431	121	126
Nova Scotia	77,931	194,053	111	102
Ontario	1,111,580	2,865,423	106	103
Prince Edward Is.	13,044	30,768	98	102
Quebec	1,125,018	2,930,902	114	111
Saskatchewan	100,431	245,276	105	94
Canada total	$3,413,527	$ 8,911,377	109%	106%

GROUP

	Face Amount (in thousands)		
	1980	1981	1981/1980
January	$ 1,130,678	$ 1,273,432	113%
February	1,429,436	2,672,926	187
March	2,029,081	2,210,724	109
April	1,603,988		
May	904,290		
June	2,318,719		
July	1,689,295		
August	2,153,086		
September	2,110,371		
October	1,667,875		
November	1,719,377		
December	3,511,262		
Year total	$22,267,458		
Year to date	$ 4,589,195	$ 6,157,082	134%

Ordinary Sales Results of 41 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 17,226	$ 16,798	$ 1,815,115	$ 1,803,898	50,046	45,049	$ 9.49	$ 9.31	$36,269	$40,043	$344	$373	98%	99%	90%	98%	110%	108%	January
February	20,486	20,903	2,108,901	2,273,413	64,054	62,208	9.71	9.19	32,924	36,545	320	336	102	108	97	95	111	105	February
March	22,860	23,639	2,359,698	2,498,722	66,448	66,419	9.69	9.46	35,512	37,621	344	356	103	106	100	98	106	103	March
April	21,440		2,308,760		66,551		9.29		34,692		322								April
May	21,109		2,266,562		65,046		9.31		34,846		325								May
June	23,300		2,451,470		69,449		9.50		35,299		335								June
July	20,914		2,249,299		63,544		9.30		35,398		329								July
August	17,998		1,956,119		52,059		9.20		37,575		346								August
September	19,712		2,137,079		59,850		9.22		35,707		329								September
October	25,461		2,649,823		75,960		9.61		34,884		335								October
November	25,404		2,721,997		73,915		9.33		36,826		344								November
December	27,024		2,873,553		67,495		9.40		42,574		400								December
Year total	$262,934		$27,898,376		774,417		$ 9.42		$36,025		$340								Year total
Year to date	$ 60,572	$ 61,340	$ 6,283,714	$ 6,576,033	180,548	173,676	$ 9.64	$ 9.33	$34,804	$37,864	$335	$353	101%	105%	96%	97%	109%	105%	Year to date
Group 1—Month	$ 17,188	$ 17,521	$ 1,751,420	$ 1,747,139	50,454	49,605	$ 9.81	$10.03	$34,713	$35,221	$341	$353	102%	100%	98%	102%	101%	104%	Group 1—Month
Year to date	$ 45,426	$ 45,812	$ 4,666,095	$ 4,643,097	136,629	130,886	$ 9.74	$ 9.87	$34,152	$35,474	$332	$350	101%	100%	96%	101%	104%	105%	Year to date
Group 2—Month	$ 4,193	$ 4,571	$ 461,009	$ 522,799	11,293	11,792	$ 9.10	$ 8.74	$40,823	$44,335	$371	$388	109%	113%	104%	96%	109%	105%	Group 2—Month
Year to date	$ 11,260	$ 11,518	$ 1,211,400	$ 1,362,985	31,347	30,077	$ 9.30	$ 8.45	$38,645	$45,317	$359	$383	102%	113%	96%	91%	117%	107%	Year to date
Group 3—Month	$ 1,479	$ 1,547	$ 147,269	$ 228,784	4,701	5,022	$10.04	$ 6.76	$31,327	$45,556	$315	$308	105%	155%	107%	67%	145%	98%	Group 3—Month
Year to date	$ 3,886	$ 4,010	$ 406,219	$ 569,951	12,572	12,713	$ 9.57	$ 7.04	$32,311	$44,832	$309	$315	103%	140%	101%	74%	139%	102%	Year to date

Life Insurance Marketing and Research Association, Inc., P.O. Box 208, Hartford, Connecticut 06141

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Monthly Survey of

LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	117%	115%	105%	106%	114%	111%
Group	109%	107%	—	—	—	—
Industrial	55%	55%	—	—	—	—
CANADA						
Ordinary	109%	107%	98%	99%	108%	103%
Group	91%	123%	—	—	—	—

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of ordinary companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories of the ordinary groups and, in parentheses, the number of contributing companies or departments in each:

United States

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (27)
Group 4—$1 billion to $2 billion (25)
Group 5—$500 million to $1 billion (18)
Group 6—Less than $500 million (22)

Canada

Group 1—$2 billion or more (14)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (13)